

HUNTON & WILLIAMS

1111 BRICKELL AVENUE
BARCLAYS FINANCIAL CENTER
SUITE 2500
MIAMI, FLORIDA 33131-1802

TEL 305 • 810 • 2500
FAX 305 • 810 • 2460

FAX

TO **NAME** Examiner Steve S. Paik
FIRM United States Patent and Trademark Office
FAX NO.: 703-872-9306
PHONE NO.: 703-308-6190

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PAGES (INCLUDING COVER): 55

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ORIGINAL TO FOLLOW IN MAIL: ☐ Yes ☒ No

FROM **NAME:** Nancy J. Flint
DIRECT DIAL: 305-810-2522

OFFICIAL

MESSAGE Examiner Paik, attached is an Amendment After Final Rejection in response to the Office Action currently pending in U.S. Patent Application Ser. No. 09/927,462. Thank you very much for your assistance in this matter.

IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 305 • 536 • 2700 .

OPERATOR

DATE: March 9, 2004
TIME:
CLIENT/MATTER NAME: 47004
CLIENT/MATTER NO.: 000142

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/927,462 Confirmation No.: 4155
Applicant : Schwarz
Filed : August 13, 2001
Title : System and Method for Funding a Collective Account By Use Of An
Electronic Tag
TC/Art Unit : 2876
Examiner: : S. Paik

Docket No. : 47004.000142
Customer No. : 21967

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE UNDER 37 C.F.R. § 1.116

Sir:

AMENDMENT

Responsive to the Office Action mailed December 18, 2003, please amend the above-captioned application as set forth below and reconsider the application in light of these remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.